



Substitute for form 1449AFTO

**SUPPLEMENTAL INFORMATION
DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	09/772,427
Filing Date	January 30, 2001
First Named Inventor	LAWRENCE
Group Art Unit	
Examiner Name	Not yet assigned
Attorney Docket Number	3499-093

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

**Examiner
Signature**

Date Considered

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Substitute for form 1449A/PTO

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	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	

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